

The logo is a teal hexagon with the text "Smart Money Smart Kids" in white serif font. It is centered on a blurred background of green foliage.

Smart Money Smart Kids

Smart Money, Smart Kids

Focus Raising biblically wise, money-smart kids begins by teaching them that God owns it all. Teaching kids the value of work and also that contentment is the antidote will help them to live generously and humbly.

Fun If you could give away a million dollars, where would you give it? Would you put it all toward one cause, or divide it among multiple causes? Share with the group.

Review Key Scriptures: Proverbs 10:4; Proverbs 12:24

- *God Owns It All:* Raising biblically wise, money-smart kids will help them all their life. The first lesson that is important to teach them is that God owns it all. When you are just a manager of money that is not yours, it changes your perspective on how you handle money. Further when our kids learn how to give, they learn how to live with an open hand.
- *Work Ethic:* Teaching kids the value of work is essential in helping them to learn that “the world does not revolve around them” and also in teaching them to be diligent. Proverbs says that the diligent will prosper. By teaching our kids how to save wisely we will also be able to teach them how to save wisely. When kids understand money is finite, and learn the wisdom of delayed gratification, they will actually be learning key life lessons that will help them to be successful.
- *Contentment:* Present day culture offers many temptations; however, by teaching our kids that contentment is the antidote for temptation we will ultimately be teaching them how to succeed in life. The bible says that godliness with contentment is great gain. When you are content, you can give, save money, and pay off debt.

- *Gratitude:* Almost all content people are grateful people. Gratitude can start with something as simple as manners and learning to say thank you. Content people don't always have the best of everything, but they make the best of everything. Humility is key in learning to be content, because it teaches us how to be others focused and not self-focused.

Group Dynamics Idea Spring can be a great time for your group to do some outside activities. Rather than you planning everything, ask someone in your group to be an activity coordinator. Let them plan a few fun things for your group!

Discuss

1. God owns everything. How does having a perspective that money belongs to God, not us, change how we view and handle money? What do you think are some important aspects of being a good steward of money?
2. Why do you think it is so important to teach kids the value of work? What will happen to kids who grow up without realizing how important it is to work hard? Share with the group.
3. The bible says "Godliness with contentment is great gain." What do you think this means? Why can it be so hard to be content in our culture? Explain.
4. A little gratitude goes a long way. What are some blessings you are thankful for in your life? Do you think keeping a grateful heart helps to keep us content? Why or why not? What does having a contented life look like to you? Share with the group.
5. Most things we teach our children come because of our lifestyle, not our instructions. What are some ways you can live your life (whether you have kids or not) that would make it an example for them to follow? Explain. How did the way your parents handle money affect your perspective of money? If you are comfortable then share.

Take Home

As we conclude, remember the following:

- God owns it all and we are just stewards.
- Raising biblically wise, money smart kids takes intentionality, and comes by demonstrating those principles in your own life.

- Teaching the value of work is a life lesson that helps kids to be successful.
- Knowing that contentment is the antidote to the covetousness of society will help guard kids against many unnecessary difficulties.

Prayer

Heavenly Father, thank you for teaching us in the bible how to be good stewards of money. Help us to never forget that you own it all. Please help us to always work hard and to be content with all you have provided for us and to live lives that are examples to others. In Jesus' Name, Amen.

New Leader Tip

As you are getting nearer to the end of the semester, remember not to grow weary in well-doing. Remember why you decided to lead and focus on the aspects of leading that give you the most joy. As you continue to serve faithfully where God has placed you, be encouraged that you are doing a great job and what you do matters so much!